

EDITORIAL

KILL OFF THE LOAN SHARKS.

Riley Dorman, member from Suwannee, has introduced a good bill in the House.

Legislators should not fail to enact it into law.

I have carefully studied it and heartily recommend its speedy passage.

It is designed to protect a class of people who have been PREYED ON FOR YEARS by persons who take advantage of the improvidences, necessities real and imaginary, of people who work for small wages.

Loan companies with high sounding names are established all over this State. One that I recall was known as "The Great Eastern Loan Company." These loan companies do a species of pawnbrokers' business without paying a pawn broker's license.

They lend money to wage earners on their beds, sewing machines, dining room furniture, and other articles of household and personal use.

They charge ENORMOUS INTEREST for this accommodation.

In a story published in this paper a year or so ago, it was shown by an example taken from real life that the average interest exacted by these loan sharks was at the rate of ONE THOUSAND THREE HUNDRED PER CENT PER ANNUM.

Here's the process:

A man wants five dollars, or thinks he wants it, which to him is the same thing, and he goes to one of the loan companies, makes known his want, signs a paper which proves to be a bill of sale of his parlor furniture, or his kitchen furniture. He agrees to pay \$1.75 per week for five weeks.

The methods adopted to avoid the usury law are subtle, but complete.

He is charged a certain amount for making out the papers, another amount for notary fees, and other amounts for other things.

If he fails to make his payments on the days they are due, he is penalized by fines.

All of these figures mount up to between FIVE HUNDRED AND FOURTEEN HUNDRED per cent per annum—depending on the conscience of the lender.

There is no protection for these improvident people; it is useless to say that they got the money when they needed it, and agreed to pay the sums charged for the use of it.

This may be true, but it is none the less the duty of the State to protect its citizens from their own careless habits.

It is the duty of the State to kill vampires and other blood suckers wherever they show themselves, whether they are of the human or bird variety.

Mr. Dorman has prepared a bill which covers this point. It limits the amount which may be charged for a loan to ten per cent per annum, and cuts off the subterfuges of fees, which disguise the excessive interest charges.

It does not put any one out of business.

Loan agents can carry on a legitimate business at a fair interest on their money.

It does cut off the loan sharks; they are DUE TO BE CUT OFF.

Relentless war should be made on the powers that prey.

The weak and the improvident should be protected. PASS MR. DORMAN'S BILL.

The Longfellow Town—Portland, Me.

Few great men have loved their youth and all that pertains to that happy period as did Longfellow. As he returned again and again to the city of his birth, striving among the familiar scenes of boyhood to find and to re-live his "Lost Youth," so the literary pilgrim, as to a shrine, visits and revisits Portland, Me., "the beautiful town that is seated by the sea," to seek scenes rich in their association with a poet and a home eloquent of the personality of a world famous man. This is the spot where Longfellow the boy passed that golden youth of which he sings so sweetly, the scene of that beautiful home life which in his verse has found the universal heart, the one place of all others which he loved, and to which it was his custom to return at least once each year throughout his life.—Stephen Cammett in Putnam's.

The Glass Eye Crop

The glass eye crop comes from Thüringia. As Newfoundlanders are fishermen or as Cubans are tobacco growers, so the typical Thüringian is a maker of glass eyes. Almost every Thüringian house is a little eye factory. Four men sit at a table, each with a gas jet before him, and the eyes are blown from plates and molded in shape by hand. The colors are traced in with small needles, and, as no set rule is observed in the coloring, the two eyes are exactly alike. Sometimes a one eyed man or woman—oh, maybe, from a great distance—sits before one of these Thüringian tables, posing for a glass orb, and the artist, with his gas jet, his glass and his needle, looks up at the sitter and then down at his work, and altogether the scene suggests a portrait painter at work in his studio.—New Orleans Times-Democrat.

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